

FIPL 4500 – Estate Planning

Instructor Contact

Name: Zachary Montgomery, JD, CPA, CFE

Office Location: Classroom BLB 050

Phone Number: (214) 432-6100

Office Hours: Wednesday after class or by appointment

Email: Zachary.Montgomery@unt.edu

Communication Expectations: Email is my primary method of communication. All emails should be sent inside of Canvas as much as possible. If you choose to email through outlook or a mobile device, make sure FIPL 4500 is included in the subject line to ensure it goes into the course inbox.

I will respond within 24 hours (Monday through Friday). Emails sent after noon on Friday will be responded to by the following Monday.

Tips for online communication: [Online Communication Tips](https://clear.unt.edu/online-communication-tips)
(<https://clear.unt.edu/online-communication-tips>).

Course Description

This class is a senior-level financial and estate planning course. It is designed for you to explore various estate planning matters, including: the planning process and selected techniques for efficient disposition and administration of property interests; estate planning tools (e.g., wills, trusts, life insurance settlement options, and powers of appointment); and pertinent income, estate and gift tax provisions.

Course Structure

This is a face-to-face course in Room BLB 050 from **2:00 PM – 4:50 PM** on **Wednesdays**. The course is composed of book reading, in-class lectures, quizzes, and exams. There are 3 units with a total of 12 different sections supporting your learning. See *Course Requirements/Schedule* on this syllabus for reading assignments and due dates. See *Grading* for the grading policy.

Course Prerequisites or Other Restrictions

None.

Course Objectives

By the end of this course, students should be able to:

1. Understand the basics of Estate Planning and asset protection.
2. Understand gift and income tax issues in estate planning and how they impact a client's overall financial situation.
3. Apply goals of estate and gift planning to client situations.
4. Understand the basic tools and techniques in the transfers of wealth at death.

5. Understand the use of life insurance options and issues related to planning for incapacity.
6. Gain the ability to communicate these concepts to potential financial planning clients.

Required Course Materials

- Estate Planning (13th Edition) By Dalton
 - ISBN: 978-1-946711-00-7
 - Used, earlier editions are ok, however the laws and numbers have changed due to Secure Act 2.0, so be aware. Slide decks and reading quizzes will refer to the 13th edition.
- Financial Calculator/App (TI BA II Plus recommended and taught, needed for the CFP® and other securities exams/certifications) or
- Microsoft Word and Excel



Teaching Philosophy

Hopefully, you have signed up for this course because you desire to learn about money, specifically Estate Planning. This is a collegiate course where you, the student, are responsible for your own learning. The instructor will present materials along with the readings, videos, case studies, and assessments. Assessments in the form of homework assignments, quizzes, and exams are designed to give you feedback on your learning progress. The case studies are opportunities to apply what you are learning and help you apply the money lessons to your life. Your success is up to you. The instructor is your guide in the learning process.

Course Technology & Skills

Minimum Technology Requirements

- Computer
- Reliable internet access
- Speakers
- Microphone
- Plug-ins
- Microsoft Office Suite, including MS Excel
- [Canvas Technical Requirements](https://clear.unt.edu/supported-technologies/canvas/requirements)
(<https://clear.unt.edu/supported-technologies/canvas/requirements>)

Computer Skills & Digital Literacy

- Using Canvas
- Using email with attachments
- Downloading and installing software
- Using spreadsheet programs
- Using presentation and graphics programs

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

UNT IT Help Desk: [UNT IT Student Help Desk site](http://www.unt.edu/helpdesk/index.htm) (<http://www.unt.edu/helpdesk/index.htm>)

Email: helpdesk@unt.edu

Live Chat: [Helpdesk Live Chat](https://it.unt.edu/helpdesk/chatsupport) (<https://it.unt.edu/helpdesk/chatsupport>)

Phone: 940-565-2324

In Person: Sage Hall, Room 330

Hours and Availability: Visit [UNT IT Helpdesk](https://it.unt.edu/helpdesk) (<https://it.unt.edu/helpdesk>) for up-to-date hours and availability

For additional support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328) (<https://community.canvaslms.com/docs/DOC-10554-4212710328>)

Rules of Engagement

Rules of engagement refer to the way students are expected to interact with each other and with their instructors. Here are some general guidelines:

- Any communication that utilizes cruel and derogatory language on the basis of any characteristic protected under applicable federal or state law will not be tolerated.
- Money is personal and our money stories may include experiences and financial records that are highly personal. Unless disclosure is required by law or university policy, please keep in-class discussions and materials confidential.
- Treat your instructor and classmates with respect in any communication online or face-to-face, even when their opinion differs from your own.
- Use your critical thinking skills to challenge other people's ideas.
- Proofread your work and fact-check your sources.

See these [Engagement Guidelines](https://clear.unt.edu/online-communication-tips) (<https://clear.unt.edu/online-communication-tips>) for more information.

I value the many perspectives students bring to our campus. Please work with me to create a classroom culture of open communication, mutual respect, and inclusion. All discussions should be respectful and civil. Although disagreements and debates are encouraged, personal attacks are unacceptable. Together, we can ensure a safe and welcoming classroom for all. If you ever feel like this is not the case, please let me know.

Course Requirements/Schedule:

Tentative course schedule. Content, dates, and topics may change as situations throughout the semester warrant.

Week	Dates	In-Class Activities / Weekly Topics	Assigned Readings	Assignments/ Quizzes
Unit 1 – Estate Planning & Probate				
1	Aug 20	Introduction to the Course Introduction to Estate Planning	Chapter 1	
2	Aug 27	Basic Estate Planning Documents	Chapter 2	Quiz #1/Case Review
3	Sept 3	Types of Property Interests	Chapter 3	Quiz #2
4	Sept 10	The Probate Process	Chapter 4	Quiz #3
5	Sept 17	Exam #1		
Unit 2 – Gift/Estate Taxes and Charitable Planning				
6	Sept 24	Gift Tax	Chapter 5	Quiz #4/Exercise
7	Oct 1	Estate Tax	Chapter 6	Quiz #5
8	Oct 8	Transfers During Life & At Death	Chapter 7	Quiz #6

9	Oct 15	Charitable Giving	Chapter 9	Quiz #7
10	Oct 22	Exam #2		
Unit 3 – Other Estate Planning Concepts				
11	Oct 29	The Unlimited Marital Deduction	Chapter 10	Quiz #8
12	Nov 5	Life Insurance in Estate Planning	Chapter 11	Quiz #9
13	Nov 12	Special Elections & Postmortem Planning	Chapter 12	Quiz #10
14	Nov 19	Generation-Skipping Transfers	Chapter 13	Quiz #11
Thanksgiving Break (November 24-30)				
15	Dec 3	Final Review/Final Exam		

Grading

Grade Determination:		
	Points	Percentage
Learning Opportunities:		
Quizzes (lowest two quiz grades will be dropped)	30	30%
Application Projects:		
Case Reviews/Exercise	20	20%
Evaluations:		
Exam #1	15	15%
Exam #2	15	15%
Final Exam	20	20%
Extra Credit Offered:	Varies	
Total Possible Points	100	100%

Grading Scale:	
Grade Ranges:	Letter Grade:
90-100	A
80-89	B
70-79	C
60-69	D
0-59	F

Extra credit – Students may earn extra credit throughout the semester by completing various extra credit opportunities, in-class activities, and assignments. Extra credit is extra and not a requirement of the course. There are no opportunities to “make up” extra credit, including in-class extra credit opportunities regardless of reason. See Canvas for those opportunities as they arise.

Make-ups – There are 2 extra reading quizzes that serve as “make ups”. There are no make-up opportunities for the projects.

Grade Disputes

You are required to wait 24 hours before contacting me to dispute a grade. Within that time, I expect that you will review the assignment details and reflect on the quality of the work you turned in. If you would still like to meet, email me to set up a meeting (I cannot discuss grades over email). You should come to our scheduled meeting with specific examples that demonstrate that you earned a higher grade than you

received. If you miss your scheduled meeting, you forfeit your right to a grade dispute. If you do not contact me to schedule a meeting within seven days of receiving your grade, you also forfeit your right to a grade dispute.

Complaints and Grievances

Students wishing to dispute, file a complaint, or file a grievance regarding the course or instructor should follow the following process for resolution before contacting the Ryan College of Business Dean's office (please allow 1 week for each step):

1. Discuss one-on-one with the course instructor. 99.99% of the time this will resolve the issues. Instructors are here to help you and guide your learning.
2. Contact the Financial Planning Program Director. This will usually take care of the remaining issues.
3. Contact the FIREL Department Offices.

Course Evaluation

Student Perceptions of Teaching (SPOT) is the student evaluation system for UNT and allows students the ability to confidentially provide constructive feedback to their instructor and department to improve the quality of student experiences in the course. **SPOT evaluations are generally available for 2.5 weeks towards the end of the semester (Sometime in April).**

Course Policies

Attendance Policy

This is an in-person class, and attendance is expected each class. You are responsible for all content covered during class and you may miss out on in-class activities that maybe graded. Attendance quizzes will be held randomly and at random times. You cannot make these quizzes up. You are responsible for all deadlines for all assignments regardless of circumstances.

- If you are going to miss class because of university-approved travel or other known extenuating situations, your documentation must be provided BEFORE your absence. In this case, presentation deadlines will be moved up.
- You have 2 “extra” reading quizzes built into the course in case you need to miss class for any reason.
- While I do not take away points specifically for attendance, if you choose to miss class, you are liable for all points missed related to your absence including the attendance/reading quiz that may or may not happen that day.
- All course materials, assignments, and assessments are available and submitted via Canvas.

Visit the [University of North Texas' Attendance Policy](http://policy.unt.edu/policy/15-2-) (<http://policy.unt.edu/policy/15-2->) to learn more.

Class Participation

You are expected to actively participate in class, including class discussions and project assignments.

Late Work

No late work will be accepted. Prior arrangements must be made at least a week in advance for known conflicts.

Examination Policy

Quizzes are designed to assess your learning in the course and are timed. There are three (3) exams to test your understanding of the materials: two (2) regular exams during the semester and one (1) final exam at the end of the semester.

The University is committed to providing a reliable online course system to all users. However, in the event of any unexpected server outage or any unusual technical difficulty which prevents students from completing a time sensitive assessment activity, the instructor will extend the time windows and provide an appropriate accommodation based on the situation. Students should immediately report any problems to the instructor and contact the UNT Student Help Desk: helpdesk@unt.edu or 940-565-2324 and obtain a ticket number. The instructor and the UNT Student Help Desk will work with the student to resolve any issues at the earliest possible time.

Academic Dishonesty – G. Brint Ryan College of Business Policy

The G. Brint Ryan College of Business takes academic honesty seriously. Ethics and integrity are important business values, essential to building trust and adhering to both professional and legal standards. Academic dishonesty destroys trust, damages the reputation and the value of the degree and is unacceptable.

According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions from admonition (a warning) to expulsion from the University.

Some of the most common examples of academic integrity violations include plagiarism or cheating, such as unauthorized assistance on examinations, homework, research papers or case analyses. Your work must be entirely your own. When working on assignments, you should not discuss your work with others unless approved by the course instructor. Group assignments should only be discussed with members assigned to your group, and all group members may be held accountable in some way for known academic integrity violations in a group assignment.

Another example of academic dishonesty relates to improper attribution. When preparing your assignments, you must cite all outside sources in the manner requested by your instructor. Copying or using material from any source prepared by or previously submitted by others, at UNT or other institutions, or downloaded from the Internet, is plagiarism. Unless directed otherwise in an assignment, large scale “cutting and pasting” from other sources, even if properly footnoted, is not appropriate. You should synthesize this material in your own words and provide a footnote.

Your instructor will specify what materials, if any, may be used on the tests and exams.

Using materials other than those permitted, talking with other individuals during the exam, individuals exchanging information about an exam when one has taken the exam and the other has not, or copying or using material from another individual’s exam is academic dishonesty and will result in a meeting to discuss academic integrity violations and potentially issue sanctions mentioned above, and may result in ineligibility for academic scholarships. The use of online assistance, such as sites commonly used for finding homework solutions, group chat, cell phones, smart watches, and similar tools during exams is not allowed for any reason unless specifically permitted. No portion of an exam may be copied or photographed without permission.

Students are expected to conduct themselves in a manner consistent with the University's status as an institution of higher education. A student is responsible for responding to a request to discuss suspected academic dishonesty when issued by an instructor or other University official. If a student fails to respond after a proper attempt at notification has been made, the University may take appropriate academic actions in the absence of the student’s participation.

Academic Dishonesty – Course Policy

Academic Dishonesty is a major issue that threatens the value of your education and the degree you earn. Dishonesty in the workplace is not tolerated and it will not be tolerated in this course. Use of course websites such as chegg, quizlet, texting, or group messaging for answers will never be tolerated. *Use course resources to find your answers!* Use your own critical thinking skills, not someone else’s! This is why you are here! To learn to think.

If academic dishonesty is discovered, you will receive a 0 (zero) for the assignment and are in potential jeopardy for earning a 0 (zero) in the course. Your case will be referred to the Academic Office of Integrity where you could face expulsion from the university.

See the University's full policy on [Student Academic Integrity](#) for more information.

Instructor Responsibilities and Feedback

- It is my commitment to respond to all emails within 24 hours (Monday – Friday). Emails sent after noon (12pm) on Friday will be responded to on the following Monday.
- If you do not receive a response within 24 hours, make sure you included FIPL 4500 in the subject line or sent the message through Canvas to ensure it goes into the course inbox.
- All grades will be posted within one week following the due date. Any project will provide feedback in the rubric.
- We cannot discuss grades or give specific assignment feedback via email. (Violation of UNT Policy and Potential FERPA violation) You must see me during office hours or make an appointment.

UNT Policies

Academic Integrity Policy

Academic Integrity Standards and Consequences. According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University. [Insert specific sanction or academic penalty for specific academic integrity violation.]

ADA Policy

The University of North Texas makes reasonable academic accommodation for students with disabilities. Students seeking reasonable accommodation must first register with the Office of Disability Access (ODA) to verify their eligibility. If a disability is verified, the ODA will provide you with a reasonable accommodation letter to be delivered to faculty to begin a private discussion regarding your specific needs in a course. You may request reasonable accommodations at anytime, however, ODA notices of reasonable accommodation should be provided as early as possible in the semester to avoid any delay in implementation. ***Note that students must obtain a new letter of reasonable accommodation for every semester and must meet with each faculty member prior to implementation in each class.*** Students are strongly encouraged to deliver letters of reasonable accommodation during faculty office hours or by appointment. Faculty members have the authority to ask students to discuss such letters during their designated office hours to protect the privacy of the student. For additional information, refer to the [Office of Disability Access](#) website (<http://www.unt.edu/oda>). You may also contact ODA by phone at (940) 565-4323.

Prohibition of Discrimination, Harassment, and Retaliation (Policy 16.004)

The University of North Texas (UNT) prohibits discrimination and harassment because of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law in its application and admission processes; educational programs and activities; employment policies, procedures, and processes; and university facilities. The University takes active measures to prevent such conduct and investigates and takes remedial action when appropriate.

Emergency Notification & Procedures

UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Canvas for contingency plans for covering course materials.

Retention of Student Records

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via the Canvas online system, including grading information and comments, is also stored in a safe electronic environment for one year. Students have the right to view their individual record; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the University's policy. See UNT Policy 10.10, Records Management and Retention for additional information.

Acceptable Student Behavior

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. Visit UNT's [Code of Student Conduct](https://deanofstudents.unt.edu/conduct) (<https://deanofstudents.unt.edu/conduct>) to learn more.

Access to Information - Eagle Connect

Students' access point for business and academic services at UNT is located at: my.unt.edu. All official communication from the University will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mail [Eagle Connect](https://it.unt.edu/eagleconnect) (<https://it.unt.edu/eagleconnect>).

Student Evaluation Administration Dates

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13, 14 and 15 of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the [SPOT website](http://spot.unt.edu/) (<http://spot.unt.edu/>) or email spot@unt.edu.

Sexual Assault Prevention

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex, and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by

violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at SurvivorAdvocate@unt.edu or by calling the Dean of Students Office at 940-565- 2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at oeo@unt.edu or at (940) 565 2759.

Important Notice for F-1 Students taking Distance Education Courses

Federal Regulation

To read detailed Immigration and Customs Enforcement regulations for F-1 students taking online courses, please go to the [Electronic Code of Federal Regulations website](http://www.ecfr.gov/) (<http://www.ecfr.gov/>). The specific portion concerning distance education courses is located at Title 8 CFR 214.2 Paragraph (f)(6)(i)(G).

The paragraph reads:

(G) For F-1 students enrolled in classes for credit or classroom hours, no more than the equivalent of one class or three credits per session, term, semester, trimester, or quarter may be counted toward the full course of study requirement if the class is taken on-line or through distance education and does not require the student's physical attendance for classes, examination or other purposes integral to completion of the class. An on-line or distance education course is a course that is offered principally through the use of television, audio, or computer transmission including open broadcast, closed circuit, cable, microwave, or satellite, audio conferencing, or computer conferencing. If the F-1 student's course of study is in a language study program, no on-line or distance education classes may be considered to count toward a student's full course of study requirement.

University of North Texas Compliance

To comply with immigration regulations, an F-1 visa holder within the United States may need to engage in an on-campus experiential component for this course. This component (which must be approved in advance by the instructor) can include activities such as taking an on-campus exam, participating in an on-campus lecture or lab activity, or other on-campus experience integral to the completion of this course.

If such an on-campus activity is required, it is the student's responsibility to do the following:

- (1) Submit a written request to the instructor for an on-campus experiential component within one week of the start of the course.
- (2) Ensure that the activity on campus takes place and the instructor documents it in writing with a notice sent to the International Student and Scholar Services Office. ISSS has a form available that you may use for this purpose.

Because the decision may have serious immigration consequences, if an F-1 student is unsure about his or her need to participate in an on-campus experiential component for this course, s/he should contact the UNT International Student and Scholar Services Office (telephone 940-565-2195 or email internationaladvising@unt.edu) to get clarification before the one-week deadline.

Student Verification

UNT takes measures to protect the integrity of educational credentials awarded to students enrolled in distance education courses by verifying student identity, protecting student privacy, and notifying students

of any special meeting times/locations or additional charges associated with student identity verification in distance education courses.

See [UNT Policy 07-002 Student Identity Verification, Privacy, and Notification and Distance Education Courses](https://policy.unt.edu/policy/07-002) (<https://policy.unt.edu/policy/07-002>).

Use of Student Work

A student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) he or she creates within a class and the University is not entitled to use any student work without the student's permission unless all of the following criteria are met:

- The work is used only once.
- The work is not used in its entirety.
- Use of the work does not affect any potential profits from the work.
- The student is not identified.
- The work is identified as student work.

If the use of the work does not meet all of the above criteria, then the University office or department using the work must obtain the student's written permission.

Download the UNT System Permission, Waiver and Release Form

Transmission and Recording of Student Images in Electronically Delivered Courses

1. No permission is needed from a student for his or her image or voice to be transmitted live via videoconference or streaming media, but all students should be informed when courses are to be conducted using either method of delivery.
2. In the event an instructor records student presentations, he or she must obtain permission from the student using a signed release in order to use the recording for future classes in accordance with the Use of Student-Created Work guidelines above.
3. Instructors who video-record their class lectures with the intention of re-using some or all of recordings for future class offerings must notify students on the course syllabus if students' images may appear on video. Instructors are also advised to provide accommodation for students who do not wish to appear in class recordings.

This course employs lecture capture technology to record class sessions. Students may occasionally appear on video. The lecture recordings will be available to you for study purposes and may also be reused in future course offerings.

No notification is needed if only audio and slide capture is used or if the video only records the instructor's image. However, the instructor is encouraged to let students know the recordings will be available to them for study purposes.

Class Recordings & Student Likenesses:

Synchronous (live) sessions in this course may be recorded for students enrolled in this class section to refer to throughout the semester. Class recordings are the intellectual property of the university or instructor and are reserved for use only by students in this class and only for educational purposes. Students may not post or otherwise share the recordings outside the class, or outside the Canvas Learning Management

System, in any form. Failing to follow this restriction is a violation of the UNT Code of Student Conduct and could lead to disciplinary action.

Academic Support & Student Services

Student Support Services

Mental Health

UNT provides mental health resources to students to help ensure there are numerous outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:

- [Student Health and Wellness Center](https://studentaffairs.unt.edu/student-health-and-wellness-center) (https://studentaffairs.unt.edu/student-health-and-wellness-center)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (https://studentaffairs.unt.edu/counseling-and-testing-services)
- [UNT Care Team](https://studentaffairs.unt.edu/care) (https://studentaffairs.unt.edu/care)
- [UNT Psychiatric Services](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry) (https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry)
- [Individual Counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling) (https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling)

Additional Student Support Services

- [Registrar](https://registrar.unt.edu/registration) (https://registrar.unt.edu/registration)
- [Financial Aid](https://financialaid.unt.edu/) (https://financialaid.unt.edu/)
- [Student Legal Services](https://studentaffairs.unt.edu/student-legal-services) (https://studentaffairs.unt.edu/student-legal-services)
- [Career Center](https://studentaffairs.unt.edu/career-center) (https://studentaffairs.unt.edu/career-center)
- [Multicultural Center](https://edo.unt.edu/multicultural-center) (https://edo.unt.edu/multicultural-center)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (https://studentaffairs.unt.edu/counseling-and-testing-services)
- [UNT Food Pantry](https://deanofstudents.unt.edu/resources/food-pantry) (https://deanofstudents.unt.edu/resources/food-pantry)

Academic Support Services

- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources) (https://clear.unt.edu/canvas/student-resources)
- [Academic Success Center](https://success.unt.edu/asc) (https://success.unt.edu/asc)
- [UNT Libraries](https://library.unt.edu/) (https://library.unt.edu/)
- [Writing Lab](http://writingcenter.unt.edu/) (http://writingcenter.unt.edu/)